



Order Filed on November 28, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Chapter 13

Case No.: 17-16822

Judge: JNP

In Re:

Ronald Bradly and Patricia Bradly,

Debtor.

**ORDER APPROVING MORTGAGE MODIFICATION**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

**DATED: November 28, 2017**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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**Debtor:** Ronald Bradley and Patricia Bradley

**Case No.:** 17-16822 (JNP)

**Caption:** Order Granting Motion to Approve Permanent Loan Modification with PennyMac Loan Services

AND NOW, this \_\_\_\_ day of \_\_\_\_\_, 2017, upon consideration of the Debtor(s)

Motion to Approve Permanent Loan Modification with Creditor PennyMac Loan

Services and a hearing having been held, it is hereby ORDERED as follows:

1. The Mortgage Modification Agreement between the Debtor and PennyMac Loan Services., as to loan number xxxxxxxx1783, on a home mortgage on 7 Sterling Ave Linwood, NJ 08221 is **Approved** on the terms and subject to the conditions contained in the attached “Exhibit A”, which was made part of the moving papers.

2. The mortgage lender may proceed with all steps necessary to consummate and complete that modification agreement, and to issue bills, statements or other notices in accordance therewith, without violating the automatic stay under 11 U.S.C. 362.

3. In the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, the Lender shall amend the arrearage portion of its proof of claim to the amount the trustee paid to the Lender towards the pre-petition arrears up to the date of the entry of this Order or withdraw the claim within thirty (30) days of completion of the loan modification.

4. The Chapter 13 Trustee shall suspend disbursements to PennyMac Loan Services., pending completion of loan modification.

5. In the event the modification is not consummated, PennyMac Loan Services shall notify the Trustee and debtors’ attorney of same. Any money that was held

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**Debtor:** Ronald Bradly and Patricia Bradly

**Case No.:** 17-16822 (JNP)

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by the Trustee pending completion of the modification shall then be paid to PennyMac Loan Services.

6. In the event the Proof of Claim is amended to zero or withdrawn, the Trustee may disburse the funds being held pursuant to this order to creditors in accordance with the provisions of the confirmed plan.

7. Communication and/or negotiations between the Debtor(s) and mortgagees/mortgage servicers about loan modification shall not be deemed as violation of the automatic stay; and any such communication or negotiation shall not be used by either party against the other in any subsequent litigation.

8. The Debtor(s) shall file an amended Chapter 13 plan and file an amended schedule J if required, within twenty (20) days of the entry of this Order reflecting the terms of the Loan Modification Agreement.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Ronald J Bradly, Jr.  
Patricia D Bradly  
Debtors

Case No. 17-16822-ABA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Nov 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2017.  
db/jdb +Ronald J Bradly, Jr., Patricia D Bradly, 7 Sterling Ave, Linwood, NJ 08221-1823

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 30, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2017 at the address(es) listed below:

Carrie J. Boyle on behalf of Joint Debtor Patricia D Bradly cboyle@mpadlaw.com,  
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Carrie J. Boyle on behalf of Debtor Ronald J Bradly, Jr. cboyle@mpadlaw.com,  
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U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William M.E. Powers on behalf of Creditor PennyMac Loan Services, LLC ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC ecf@powerskirn.com  
TOTAL: 9